

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Timothy Lee Wilkinson
Christine Marie Wilkinson
Debtors

Case No. 19-03021-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 19, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Lee Wilkinson, Christine Marie Wilkinson, 757 Gablers Road, Gardners, PA 17324-9533
5222583	+ ADAMS COUNTY PHYSICAL THERAPY, 110 EISENHOWER DRIVE #E, HANOVER, PA 17331-5204
5222584	+ BANDY JAROSZ, ESQUIRE, OYLER, OYLER & JAROSZ, 304 YORK ST, STE A, GETTYSBURG, PA 17325-1937
5222585	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5222587	COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5222589	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
5222590	ECMC BK NOTICES, 111 WASHINGTON AVE S, STE 1400, MINNEAPOLIS, MN 55401-6800
5294537	+ Imblum Law Offices, P.C., 4615 Derry Street, Harrisburg, PA 17111-2660
5222586	++ JACK N ZAHAROPOULOS, ATTN CHAPTER 13 TRUSTEE, 8125 ADAMS DRIVE SUITE A, HUMMELSTOWN PA 17036-8625 address filed with court., CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5222595	+ KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
5222596	+ MASON DIXON ENDODONTICS, 1759 YORK ROAD, GETTYSBURG, PA 17325-8290
5222597	PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHEY, PA 17033
5246178	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
5222603	+ YORK HOSPITAL, 1001 S GEORGE STREET, YORK, PA 17403-3645

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5222582	+ Email/Text: ebn@21stmortgage.com	May 19 2021 19:10:00	21ST MTG, 620 MARKET STREET, STE 100, KNOXVILLE, TN 37902-2207
5232672	+ Email/Text: ebn@21stmortgage.com	May 19 2021 19:10:00	21st Mortgage, P.O. Box 477, Knoxville, TN 37901-0477
5222588	EDI: PENNDEPTREV	May 19 2021 22:53:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5222588	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 19 2021 19:10:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5222600	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 19 2021 19:09:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5234783	EDI: ECMC.COM	May 19 2021 22:53:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5222591	+ Email/Text: bknotice@ercbpo.com	May 19 2021 19:10:00	ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5222592	+ Email/Text: lyonsbe2@upmc.edu	May 19 2021 19:09:00	HANOVER HOSPITAL, 300 HIGHLAND AVE, HANOVER, PA 17331-2203
5222593	EDI: IIC9.COM		

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		May 19 2021 22:48:00	IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794
5222594	EDI: IRS.COM	May 19 2021 22:53:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5222586	Email/Text: info@pamd13trustee.com	May 19 2021 19:09:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5294750	Email/Text: blegal@phfa.org	May 19 2021 19:10:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
5222598	Email/Text: blegal@phfa.org	May 19 2021 19:10:00	PHFA, ATT BK NOTICES, 211 N FRONT STREET, PO BOX 15530, HARRISBURG, PA 17105-5530
5222599	EDI: AISSPRINT	May 19 2021 22:53:00	SPRINT BANKRUPTCY, PO BOX 7949, OVERLAND PARK, KS 66207
5222601	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 19 2021 19:09:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5222602	EDI: WFFC.COM	May 19 2021 22:53:00	WELLS FARGO DEALER SERVICES, CORRESPONDENCE MAC T9017-026, PO BOX 168048, IRVING, TX 75016-8048
5386035	EDI: WFFC.COM	May 19 2021 22:53:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Dorothy L Mott	on behalf of Debtor 2 Christine Marie Wilkinson DorieMott@aol.com KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Dorothy L Mott	on behalf of Debtor 1 Timothy Lee Wilkinson DorieMott@aol.com

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KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor 21st Mortgage bkgroup@kmlawgroup.com

Kara Katherine Gendron

on behalf of Debtor 2 Christine Marie Wilkinson mottgendronecf@gmail.com
doriemott@aol.com;karagendronecf@gmail.com;bethsnyderecf@gmail.com

Kara Katherine Gendron

on behalf of Debtor 1 Timothy Lee Wilkinson mottgendronecf@gmail.com
doriemott@aol.com;karagendronecf@gmail.com;bethsnyderecf@gmail.com

Rebecca Ann Solarz

on behalf of Creditor 21st Mortgage bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 Timothy Lee Wilkinson
First Name Middle Name Last Name

Debtor 2 Christine Marie Wilkinson
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:19-bk-03021-HWV**

Social Security number or ITIN xxx-xx-2825
EIN --

Social Security number or ITIN xxx-xx-8329
EIN --

Order of Discharge

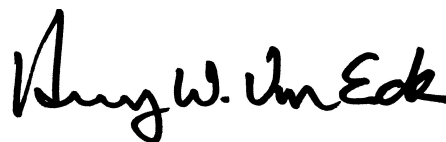
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Lee Wilkinson

Christine Marie Wilkinson

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

5/19/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.